

Mutual
OF OMAHA
V. J. SKUTT, PRESIDENT



United
OF OMAHA
N. M. LONGWORTH, PRESIDENT



HOME OFFICE...OMAHA, NEBRASKA

F. J. CARBO, Assoc. Mgr.
W. J. HETZLER, CLU, Asst. Mgr.
E. A. MOYLE, Policy Service

JOSEPH E. JONES, General Agent
1666 CONNECTICUT AVE.
WASHINGTON 9, D. C.
483-3100

M. L. EVERETT, Office Mgr.
H. F. STAUB, Coordinator
T. W. PREMO, Benefits Mgr.

June 14, 1963

[Handwritten signature]

STAT
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*Government Employees Health Assn.
P. O. Box 463
Washington 4, D. C.*

STAT

In reference to your telephone conversation with Mr. Thomas Premo of this office, this will confirm the information given to you regarding nervous and mental coverage under Policy GMG-1799.

In a telephone conversation with Norman Conway on June 10, 1963, he informed us that the cost to remove the 50-visit limit per calendar year and pay all nervous and mental office visits at 50% could be offered at an additional premium of 5¢ per single insured and 10¢ for a family.

To remove the 50-visit limit and pay all nervous and mental visits at 80% would cost 10¢ for a single insured and 20¢ for the family.

The 164 mental and nervous cases noted in the study, including hospital and doctor's charges, amounted to \$44,889.95. In a sample study, 12% of this cost were charges for doctor's visits.

These figures cannot be used as a basis for determining what the doctor's costs would have been had there not been a 50-visit limit. We all know that when an insured has been paid for the limit of 50 visits for a given calendar year, further charges are not submitted for that calendar year. It is conceivable that 50 visits could be used up in a matter of four months or less, which would leave eight months of visits, of which we would not have any record.

Mental care only in High Option Plan

Single 4646 @ 54 = \$ 233.30


Family 7575 @ 104 = 757.50

\$990.80 per mo.

Therefore, with this thought in mind, the \$44,889.95 figure cannot be used as a base for determining total cost to the insured.

This provides information to you and us only as a matter of interest, showing the total cost of mental and nervous cases for a given period.

Sincerely,


Joseph E. Jones
General Agent

JEJ/gca

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M. L. EVERETT, Office M.

STAT

June 5, 1963

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*Government Employees Health Assn.
P. O. Box 463
Washington 4, D. C.*

Dear Len:

Please do not think that we are causing you undue inconvenience by not furnishing you with the information you requested on the psychiatric treatment. These cases are integrated in the whole case, and cannot be machine separated; therefore, they require a hand-sorting operation.

This has been brought to my attention again by Tom, and it's disturbing to us in this office, so we hope to have this information for you by Tuesday or Wednesday at the latest.

Cordially,

Joe
Joseph E. Jones
General Agent

JEJ/gca

JP 6/6/63
JP 6/7/63